

**TESTIMONY OF REGINA G. DOWLING
IN SUPPORT OF CONTINUED FUNDING
FOR THE CONNECTICUT FAIR HOUSING CENTER**

My name is Regina Dowling. I am the Program Director of, and an Instructor in, the Paralegal Studies Program at the University of Hartford. I am submitting this testimony in support of the Connecticut Fair Housing Center's request that its funding be renewed. As a partner with the Center in one of its many foreclosure prevention activities, a monthly legal clinic for homeowners, I know firsthand how much the Center does for our community and our state.

I first became familiar with the Center's foreclosure prevention work in December 2008 at an event sponsored by the Central Connecticut Paralegal Association at which a representative of the Center spoke. At that time, the Center was seeking volunteers to assist at clinics being held for homeowners who were in foreclosure, and a location at which to hold clinics.

We at the University of Hartford offered to provide the needed space and volunteers, and we continue to do so. The University of Hartford is a private university with a public purpose, is centrally located, is on a bus route, and our paralegal students are always anxious to assist. The Paralegal Program has a deep connection with the Hartford legal community. Within a few weeks of that initial event, we trained over 20 volunteers and assisted 8 homeowners at the first clinic. Since that time, we have continued to train volunteers, hold regular monthly clinics, and substantially increase the number of homeowners we assist. We are pleased to continue our relationship with the Center's foreclosure prevention staff. Along with volunteer attorneys recruited and trained by the Center, University of Hartford paralegal students, alumni of the Paralegal Studies Program, and adjuncts volunteer each month at the clinic.

The clinics are effective. More than 500 attendees have used what they have learned to save their homes. It is imperative to the economic recovery of this community, and the State, that funding continue to the Center. Our base of volunteers has grown throughout the legal community thanks to the reputation that the clinics have enjoyed and our joint effort with the Center to recruit volunteer attorneys.

Mediators from the Foreclosure Mediation Program also present at the clinics each month. We continually hear back from mediators that the homeowners who have attended the clinics are better prepared to navigate the process than those homeowners who have not attended the clinic.

The Center has been able to assist homeowners in foreclosure because it has received funding from the State through DECD. The Governor's recent budget has recommended continuation of the Center's funding, and I believe maintaining this funding is critical because the Center is the only organization in the State that has the capacity to run a clinic like the one at the University of Hartford, and it is the only organization in the state offering free legal representation for homeowners in foreclosure.

Without continued funding from the State, the Center will not be able to continue its important and effective work on behalf of homeowners in foreclosure. The failure to fund the Center will mean that more homes will be lost to foreclosure because families will not have the benefit of legal assistance. Homeowners who represent themselves often do not understand the foreclosure process and do not have accurate information and as a result, are unable to fully represent their interests. The clinics provide homeowners with an understanding of the process and provide homeowners with accurate information free of charge. With so many unscrupulous agents attempting to benefit from the foreclosure crisis, the clinics provide homeowners with

free assistance from an entity that they can trust. Homeowners understand that the Center is there to assist them during this difficult period.

With every home that is lost to foreclosure, lost is the opportunity to restructure a mortgage, stabilize a neighborhood, or keep a family out of a shelter. We in the private sector have stepped up to provide our assistance to show that we see the value in helping those in our community who need it and to make the statement that we believe in our community. Our Program and the University have made a formal commitment to continue our partnership with the Center and the clinics. We will continue to provide space, volunteers, and needed support. With funding from the public sector, we will be able to maintain and preserve our communities.

Please continue to support funding through DECD for the Connecticut Fair Housing Center so that it can continue its important work assisting homeowners facing foreclosure. Thank you for your time and consideration.

